

# Your Tax Refund May Be Delayed This Year:

## Important Information for Recipients of the Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC)

New federal law will delay tax refunds until February 15, 2017 if you receive the Earned Income Tax Credit or the Additional Child Tax Credit.

### What You Should Know

- ✔ **File your taxes as you normally would.** You do not need to change the way you file your tax return, including where you get your taxes done. The delay applies to all methods of tax filing (VITA sites, by a commercial tax preparer and self-preparation). For those claiming these tax credits, refunds are unavailable before February 15. There are no exceptions.
- ✔ **Beware of offers of loans against delayed refunds, such as a loan on a refund claim based on a year-end paystub instead of a W-2.** Loan fees are expensive and the return may be inaccurate without all income information. Regardless of these issues, the original loan must still be repaid.
- ✔ **While the IRS will begin issuing EITC and ACTC refunds on February 15, affected taxpayers may not have access to their refunds until the week of February 27 due to processing times.**
- ✔ **Taxpayers not claiming the EITC or ACTC will not be impacted, nor will taxpayers claiming the EITC and ACTC who file after February 15.**
- ✔ **Once you file, you can check the status of your federal tax refund** through the IRS *Where's My Refund?* tool at: [www.irs.gov/refunds](http://www.irs.gov/refunds).

### Additional Resources

To help you navigate this year's delay and keep 100% of your refund, use free tax preparation services provided by your local VITA program or file your taxes online using Free File. The IRS relies on these services to help people file their Federal taxes each year, free of charge. For more information about these tax credits and to learn about accessing free tax preparation services please visit [www.irs.gov/getready](http://www.irs.gov/getready) or download the IRS mobile app on your smartphone.



## Are you Eligible?

### EITC

The EITC is a tax credit for working people. To be eligible, total income in 2016 must not exceed:

- \$47,955 (\$53,505 married filing jointly) with three or more qualifying children
- \$44,648 (\$50,198 married filing jointly) with two qualifying children
- \$39,296 (\$44,846 married filing jointly) with one qualifying child
- \$14,880 (\$20,430 married filing jointly) with no qualifying children

### ACTC

The ACTC is a refundable tax credit available to those who get less than the full amount of the child tax credit. The additional child tax credit may give you a refund even if you do not owe any tax.

*To learn more about your eligibility for these tax credits, please contact a free VITA site by visiting [www.irs.gov/getready](http://www.irs.gov/getready) or downloading the IRS mobile app on your smartphone.*